

# Wisconsin Medicaid Fact Sheet

### **Medicare Premium Assistance**

(also called "Buy-In" or "Medicare Beneficiary Benefits")

Wisconsin Medicaid may be able to help pay for certain Medicare costs if you request and qualify for Medicare Premium Assistance. (This program is for those eligible to participate in Medicare and who have a low income and limited assets.)

#### The advantages of the Medicare Premium Assistance are:

- Medicaid may pay your Medicare Part A (hospital-related cost) premium.
- Medicaid may pay your Medicare Part B (physician-related costs) premium.
- Medicaid may pay your Medicare cost-sharing expense, such as deductibles and coinsurance.

## Medicaid may pay your Medicare Part A and/or Part B premiums and Medicare cost-sharing expenses if any of the following apply:

- You already receive Medicaid.
- You already receive Supplemental Security Income (SSI) and are eligible for Medicare Part A.
- You were formerly eligible to receive SSI and you:
  - □ Lost SSI for any reason while concurrently receiving Old Age Survivors Disability Insurance (OASDI).
  - Are a disabled adult child (DAC) of parents who died or became disabled, causing you to receive an increase or initial social security payment that disqualifies you for SSI.
  - □ Are a disabled or elderly spouse of a person who died, causing you to receive a social security benefit that disqualifies you for SSI.

#### Categories of Eligibility

#### **Qualified Medicare Beneficiary**

You may be eligible as a Qualified Medicare Beneficiary or QMB, (an individual who receives Medicaid payments for Part A and Part B, Medicare deductibles and Medicare copayments), if you meet all of the following:

- □ Are entitled to Medicare Part A.
- □ Have assets that are less than \$4,000 per individual or \$6,000 per couple.
- □ Have monthly income, after certain deductions, below the Federal Poverty Level (FPL).

#### Specified Low-Income Beneficiary

You may be eligible as a Specified Low-Income Medicare Beneficiary or SLMB, (an individual who receives Medicaid payments for Medicare Part B premiums) if you meet all of the following:

- □ Receiving Medicare Part A.
- ☐ Have assets that are less than \$4,000 per individual or \$6,000 per couple.
- □ Have monthly income, after certain deductions, between 100% and 120% of the FPL.

#### **Specified Low-Income Beneficiary Plus**

You may be eligible as a Specified Low-Income Medicare Beneficiary Plus or SLMB+ (an individual who receives Medicaid payments for Medicare Part B premiums), if you meet all of the following:

- Receiving Medicare Part A.
- □ Have assets that are less than \$4,000 per individual or \$6,000 per couple.
- □ Have monthly income, after certain deductions, between 120% and 135% of the FPL.
- □ Are not eligible for full benefit Medicaid.

#### **Qualified Disabled and Working Individual**

You may be eligible as a Qualified Disabled and Working Individual or QDWI (an individual who is disabled and working and who receives Medicaid payments for their Medicare Part A premiums), if you meet all of the following:

- □ Are entitled to Medicare Part A.
- □ Have assets that are less than \$4,000 per individual or \$6,000 per couple.
- □ Have monthly income, after certain deductions, that is 200% of the FPL.
- □ Are not eligible for full-benefit Medicaid.

#### When Will Payments Begin?

If you are found eligible for any level of Medicare Premium Assistance, please allow at least two months for payments to begin. This is the time that is needed for payments to be adjusted by Wisconsin Medicaid, Medicare and the Social Security Administration.

When Medicaid starts paying the Medicare premium, your Social Security check will increase. If payments do not begin immediately you may be due a refund from the Social Security Administration.

#### For more information:

- Contact Recipient Services at 1-800-362-3002 (TTY and translation services are available).
- Call your local county/tribal human or services department, W-2 agency, or Medicaid outstation site.

Information provided in this document is general. To find out more detailed information regarding Medicare Premium Assistance, please contact your local county/tribal social or human service agency.

DHFS is an equal opportunity employer and service provider. If you have a disability and need to access this information in an alternate format, or need it translated to another language, please contact (608) 266-3465 or (608) 266-2555 TTY. All translation services are free of charge.

For civil rights questions, call (608) 266-3465 or (608) 266-2555 TTY

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